

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
KIGHT et al.



:  
: Group Art Unit: 2164

Serial No.: 09/250,711

:  
: Examiner: J. Bergin

Filed: February 16, 1999

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER  
SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND  
LOANS

AMENDMENT

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

I hereby certify that this paper or  
fee is being deposited with the  
U.S. Postal Service as First Class  
Mail addressed to the Assistant  
Commissioner for Patents,  
Washington, D.C. 20231  
on Nov. 30, 2001  
J. Bergin  
Signature

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Technology Center 2100

Sir:

This Amendment is filed in response to the Official Action  
dated August 8, 2001 the time for response to which is extended  
one (1) month up to and including December 8, 2000. Please amend  
the above referenced application as follows:

**IN THE CLAIMS**

Please cancel claims 2-3, 38, 41, 48, 51, and 62-67. ✓

Please amend claims 1, 4-5, 21, 25, 34, 39-40, 44, 49-50, 54,  
and 59-60 as follows:

1. (Four Times Amended) A computerized method of directing  
payment of bills, comprising: